

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In Re: ALBERT E HARPER

Case No.: 08-09508

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/17/2008.
- 2) This case was confirmed on 06/18/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/18/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/18/2011.
- 6) Number of months from filing to the last payment: 42
- 7) Number of months case was pending: 46
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 16,890.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 29,073.50
Less amount refunded to debtor	\$ 901.28
<b>NET RECEIPTS</b>	<b>\$ 28,172.22</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 3,324.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 1,550.92
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 4,874.92**

Attorney fees paid and disclosed by debtor **\$ 176.00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
ECMC	UNSECURED	15,776.00	24,532.63	.00	.00	.00
AES	UNSECURED	13,397.00	.00	.00	.00	.00
PORTFOLIO RECOVERY A	UNSECURED	999.00	999.80	999.80	999.80	.00
ECAST SETTLEMENT COR	UNSECURED	1,048.00	1,048.88	1,048.88	1,048.88	.00
EMERGENCY CARE PHYSI	UNSECURED	576.00	NA	NA	.00	.00
PATHOLOGY ASSOCIATES	UNSECURED	225.00	NA	NA	.00	.00
PATHOLOGY ASSOCIATES	UNSECURED	115.00	NA	NA	.00	.00
FIRST NATIONAL BANK	UNSECURED	999.00	NA	NA	.00	.00
MERRICK BANK	UNSECURED	1,119.00	NA	NA	.00	.00
PHEAA HCB	UNSECURED	15,776.00	.00	.00	.00	.00
PHEAA HCB	UNSECURED	13,397.00	.00	.00	.00	.00
MICHAEL REESE HOPSIT	UNSECURED	164.00	NA	NA	.00	.00
JANELLE HARPER	OTHER	.00	NA	NA	.00	.00
AMERICREDIT FINANCIA	SECURED	15,000.00	18,472.29	18,305.00	18,305.00	2,776.33
AMERICREDIT FINANCIA	UNSECURED	3,305.00	.00	167.29	167.29	.00
AMERICAN HOME MTG	SECURED	173,035.00	172,745.32	.00	.00	.00
AMERICAN HOME MTG	SECURED	NA	4,802.07	.00	.00	.00
OPTION ONE MORTGAGE	OTHER	NA	NA	NA	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	18,305.00	18,305.00	2,776.33
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	18,305.00	18,305.00	2,776.33
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	2,215.97	2,215.97	.00

**Disbursements:**

Expenses of Administration	\$ 4,874.92	
Disbursements to Creditors	\$ 23,297.30	
<b>TOTAL DISBURSEMENTS:</b>		\$ 28,172.22

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/15/2012

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.